

METROCORP BANCSHARES, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 2344799	Number of Insured Depository Institutions 1		
Selected balance and off-balance sheet items	2010 \$ millions	2011 \$ millions	%chg from prev		
Assets	\$1,151	\$1,103	-4.2%		
Loans	\$818	\$745	-8.9%		
Construction & development	\$89	\$65	-27.0%		
Closed-end 1-4 family residential	\$14	\$15	8.6%		
Home equity	\$0	\$0			
Credit card	\$0	\$0			
Other consumer	\$3	\$2	-40.7%		
Commercial & Industrial	\$77	\$82	6.3%		
Commercial real estate	\$598	\$533	-11.0%		
Unused commitments	\$79	\$111	40.4%		
Securitization outstanding principal	\$0	\$0			
Mortgage-backed securities (GSE and private issue)	\$47	\$54	16.7%		
Asset-backed securities	\$0	\$0	-42.7%		
Other securities	\$133	\$120	-9.8%		
Cash & balances due	\$56	\$119	113.3%		
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)	\$0	\$0			
Open-end HELOC originated for sale (quarter)	\$0	\$0			
Closed-end mortgage originations sold (quarter)	\$0	\$0			
Open-end HELOC originations sold (quarter)	\$0	\$0			
Liabilities	\$1,023	\$969	-5.3%		
Deposits	\$989	\$933	-5.6%		
Total other borrowings	\$26	\$25	-1.9%		
FHLB advances	\$0	\$0			
Equity					
Equity capital at quarter end	\$128	\$134	4.6%		
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA		
Performance Ratios					
Tier 1 leverage ratio	10.7%	11.8%	--		
Tier 1 risk based capital ratio	13.6%	15.5%	--		
Total risk based capital ratio	14.9%	16.8%	--		
Return on equity ¹	5.1%	7.5%	--		
Return on assets ¹	0.6%	0.9%	--		
Net interest margin ¹	4.1%	4.3%	--		
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	43.1%	71.7%	--		
Loss provision to net charge-offs (qtr)	98.2%	38.3%	--		
Net charge-offs to average loans and leases ¹	1.3%	1.5%	--		
¹ Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2010	2011	2010	2011	
Construction & development	18.5%	7.0%	0.5%	0.0%	--
Closed-end 1-4 family residential	1.9%	1.5%	0.0%	0.0%	--
Home equity	0.0%	0.0%	0.0%	0.0%	--
Credit card	0.0%	0.0%	0.0%	0.0%	--
Other consumer	0.1%	0.1%	0.4%	0.0%	--
Commercial & Industrial	4.8%	3.5%	0.3%	0.4%	--
Commercial real estate	5.9%	4.1%	0.3%	0.5%	--
Total loans	6.8%	3.9%	0.3%	0.4%	--